

LOUISIANA CLUBS

SIXTH DISTRICT CONVENTION

April 13-14, 1921 at Covington, Louisiana.

During the war we heard much on the subject of thrift, from every platform, whether in a theatre or on the street corner, and always the discourse was ended, with the urgent request that we buy Liberty Bonds, War Savings Stamps or Thrift Stamps; in fact, so much did we associate the word "thrift" with these government securities, that now, when the word is mentioned, our minds unconsciously revert to these issues, and we wonder since the war is ostensibly over, why anyone should still be thinking so seriously of Liberty Bonds, "etc."

Unfortunately, Americans have never been known as a thrifty people as has been recently said by a banking executive, "The average American family makes its expenditures on the plan, 'pay expenses first and save what's left, if there is anything.'"

So we find that the result of this plan of living, is that only eight per cent of the total number of the world's savers are Americans, consequently farsighted individuals, in the position to do so, are trying to spread this propaganda of thrift so that it will reach every individual in every home, and enter into the routine of his every day life.

The Government, through its treasury department, is still issuing inviting interest bearing bonds and certificates; the banks are preaching the thrift gospel more vigorously than ever through their savings departments, and some insurance companies have undertaken to assist in this educational scheme of the nation—for education it is—by issuing certain inviting life policies.

Thus we come to recognize the practice of thrift, as one touching us personally in our homes, in our business, and in the management and up-building of our community.

Not long ago the government issued a circular containing a ten point financial creed as follows:

1. Work and earn.
2. Make a budget.
3. Record expenditures.
4. Have a bank account.
5. Carry life insurance.
6. Own your own home.
7. Make a will.
8. Pay your bills promptly.
9. Invest in reliable securities.
10. Share with others.

The time allotted to this paper does not allow a lengthy discussion of each one of these points, so I will leave to your own sound reasoning all but a few, which will bear elaboration at all times. These are: make a budget, have a bank account and carry life insurance.

Some men save money by spending, some men spend money by saving it, they save the wrong dollar for the wrong thing at the wrong time.

Every fortune founded on thrift was based on the unvarying practice of saving a definite sum, small or large, before any spending was done. The first dollar out of the pay envelope or check is the easiest dollar to spend, it is also the easiest dollar to save.

Money directed by intelligence brings good returns, and a man can save more, and spend to a greater advantage if he knows just what his money has been going for in the past.

Some items of spending he can tell off-hand, such as rent, business, carfare, insurance; others like food and clothing, the house-wife knows pretty accurately or can estimate; personal expenses like recreation or health, or perhaps no one has checked up. To write down a detailed estimate of just what money has been going for, is the first step in finding out where you stand.

A famous author and philosopher once said: "Twenty people can make money for 'one' who can use it, and the vital question for individuals and for nations is never 'how much do they make,' but to what purpose do they spend." This bit of philosophy was never more potent than it is today, for if we spend wisely, we will save successfully, and we can only depend wisely by planning systematically, and this brings us to the point of having a bank account. The banks themselves are carrying on this campaign vigorously, every one knows where a child may purchase stamps ranging from one cent up. As soon as he has stamps to the value of one dollar, he can exchange them at the bank for a deposit book and is given credit for his dollar.

The schools in Baton Rouge have been very successful along these lines,

while New Orleans holds the country record for having the first one hundred per cent school in the U. S., in which every child had a bank account. No. 1 McDonough, No. 14 was the first school.

There is no reason, now, why every one should not have a bank account, even from the smallest earnings. The days when the banks catered to the large depositors have passed, and these institutions are all working on the principal that the small depositor will some day make a large investor. Therefore, deposits started with one dollar are quite as welcome as the one begun on a very much larger scale.

The last point which I have chosen for special comment is that of carrying life insurance. The value of life insurance is such a truism that it seems almost useless to try to make it more emphatic—and still we find the following facts among government statistics: eighty-two per cent of the value of combustible property is insured against fire, but only seven per cent of the economic value of human life covered by insurance. Thirty-five per cent of the widows of the country are in want. In the face of these facts, we derive from the same source the information that life insurance companies are distributing more than two million dollars per day, and that these companies save the nation more than thirty million dollars per year in maintaining the poor. Looking at the question squarely, really makes one want to preach the gospel of life insurance.

The Pan-American Life Insurance company is issuing a child's educational endowment policy, which will prove a God-send to many a child whose schooling would otherwise have been cut short. The endowment period of this policy is fifteen years, at the end of which time the full amount is paid to the insured if of age, otherwise to his guardian.

There are a great many other interesting details in regard to this policy, but these facts are enough to show you how beneficial an income of this kind would be to a child, for instance, insured at the age of four, and prepared to enter college at the age of sixteen, should he be confronted by a family of misfortune.

My reports from the other clubs in this district regarding thrift are very meagre. Most of them seem to be doing the indirectly, chiefly to our own clubs here in Covington. The Progressive Union has the distinction of having established and still maintains the most successful curb market in the south, unfortunately, we are deprived of the privilege of displaying to you, our market in action, as our market days are Wednesday and Saturday morning.

Our School Improvement League has under its auspices the thrift savings movement in our schools and while we are not a hundred per cent institution, we hope we shall some day develop to that degree.

In closing I want to say, that to be a money maker may be a gift, but to be thrifty requires special effort on the part of most of us; if success is worth anything, it is worth the sacrifice of a few pleasures, and I wish to leave with you the resolution from Poor Richard's Almanac, which is quite appropriate:

"I resolve that I will save as I get, for it is safe and sage advice, that if you would be wealthy, think of saving as well as of getting."

(Mrs. J. C.) R. L. BURNS, 6th Dist. Thrift.

AMERICAN ASSOCIATION OF COLLEGE WOMEN

The American Association of College Women held their regular monthly meeting last week at the Woman's Cottage on the L. S. U. campus, with Miss Annie Bell, president, presiding.

A short business meeting was held, the principle subject of discussion being the loan scholarship fund. Miss Justine Mendlesohn gave a report of the money on hand. The purpose of this fund is to help worthy young women to obtain an education. Miss Mendlesohn told of three young girls being helped through the L. S. U. and that a fourth was asking for assistance. This loan fund is the principal work just now of the association. Miss Daisy Badley resigned as secretary and Mrs. R. L. Tullis was elected to fill the vacancy.

The association went on record as heartily endorsing the American Legion of having better education by having educational work.

One of the pleasing features of the meeting was the talk by Miss Lucy M. Cobb, an alumnae of the University of North Carolina, who spoke on the work of the "North Carolina Players." At the conclusion of the



ANNIE MAE FULLER, President Women's Auxiliary Association Louisiana State University.

program Miss Sebastian assisted by the young ladies of the economic department, served refreshments.

REVIEWERS' CLUB.

A meeting of the Reviewers' Club was held last week at the Women's Club House. The following program was excellently rendered:

The Little Theatre and the One Act Play—Mrs. M. G. Osborne.

Reading from Sarah Pemberton Cook's "Dress"—Mrs. C. B. Luikart. Character sketches from "Dress"—Mrs. Jack Laycock.

Those present were: Mrs. Morton Evans, Joe Brunot, W. B. Hatcher, Jack Laycock, James Barnett, Carl Luikart, Harry Helbert, M. G. Osborn, Rufus Jackson, W. P. Craddock, Stewart Harrison, Chas. Keen, O. Oswald and Miss Marjorie Arthur.

OPELOUSAS WOMAN'S CLUB

The Opelousas Woman's Club met last Saturday, November 12th, with Mrs. W. B. Robert on Market street.

The regular routine of business was gone through. One of the members suggested that the club join the Xmas Savings Club at the Parish Bank. The suggestion met with the approval of all the members present, so the president appointed Miss Evelyn Stagg to take charge of it, make collections at each meeting, etc. This is not a money-making proposition, but by each member contributing the small sum of ten cents (10c) at each meeting, the club can draw out the library fund, something like \$75 next November, and the individual members will hardly have missed this worthy contribution.

Mrs. Robert promised to have a "cake day" for the club in the near future at which time she will sell home-made cakes.

The subject of the drama for the afternoon was the delightful little play, "A Kiss for Cinderella," Miss Stockton reading a most interesting paper, announcing the play, and also reading interesting and amusing parts from the play itself.

Miss Edith Mayer gave quite an instructive as well as entertaining sketch of the author's life, bringing out many of the characteristic traits of Mr. Barry. A lively round table discussion followed after which Mrs. John Deblioux, the club critic, gave a splendid resume of the entire program, having made quite a close study of the play. She succeeds in her criticisms to bring out some points entirely overlooked in the general discussion.

At the close of the program, the hostess served quite a lovely plate luncheon consisting of creamed chicken in patte shells, pineapple salad, sandwiches and hot chocolate. The club will meet Saturday, November 26, with Mrs. John Deblioux as hostess.

READ AT MOTHERS' CLUB.

What does Americanism stand for? It is founded upon equal rights. It means that all who stand beneath our flag are free. Ours is the only flag that has in reality written upon it: Liberty, Fraternity, Equality—the three grandest swords in the language of men.

Liberty gives to every man the fruit of his own labor, the labor of his hand and of his brain.

Fraternity—every man and every woman right, is my brother and my sister.

Equality—that the rights of all men are equal, justice poised and balanced in eternal claim, will shake from the golden scales in which are weighed the acts of men, the very dust of prejudice and cast.

Americanism means that a man or woman has a right to make his or her own living, that he has a right to breathe the air, to work the land. That he stands the equal of every other human being beneath the shining stars, entitled to the product of his labor, of his hand and of his brain.

These are the principles upon which our democracy is founded. These are the principles which stand as the very basis of Americanism. Americanism signifies all that we are Nationally and all that we may hope to become.

This spirit of Americanism, this love for Country is being inculcated in the mind of our American boys and girls, the citizens of the future through the medium of the public schools. The foreign born, who enter America as a haven of refuge from persecution, present the gravest problem effecting the Americanization of our Nation.

Mrs. Pennybecker, the able historian from Austin, Texas, struck the keynote in the solution of this problem, in her talk delivered to the Federated Clubs. "Americanization through Naturalization." The emigrant should be impressed with the solemnity and responsibility attached to American Citizenship. Naturalization should not be meaningless ceremony, devoid of dignity and solemnity. But rather a ceremony inspiring American ideals of Citizenship. The oath of allegiance should be administered under the Star Spangled Banner, and our National Anthem should be played at every ceremony. The emigrant should be made to feel, that this oath of allegiance constitutes him an active part of this great democracy, and that he is personally responsible for his welfare.

To my mind the responsibility attached to this problem must be solved and executed by women, and more particularly through the Federated Clubs, an organization formed for just such purposes.

The Federated Clubs would not allow a ceremony of Naturalization to be held without appointing representatives, without taking an active part, without seeing that a spirit of Americanism prevails, without seeing that the ceremony is such, that the emigrant cannot but be impressed with the new obligation he is assuming, and in fact without aiding in every way possible, to inspire within the mind and the heart of the immigrant a love for his adopted Country.

(Read by Mrs. W. B. Nachman, member of the Mothers' Club and chairman of Bolton High School, Parent-Teacher Circle.)

RESOLUTIONS.

The following resolutions were adopted at the meeting of the Louisiana Federation of Women's Clubs:

First—Child welfare.

Second—Some form of community service units throughout Louisiana for the protection of girls.

Third—A bill to be presented at the coming session of the Legislature for appropriation to provide a state home to place girls following action on their cases by the juvenile courts.

Fourth—Calling for an attempt to be made for kindergarten legislation.

Fifth—Offered by the Parent-Teachers' Club of Shreveport and calling for making of a program for incorporating school activities under a chairman and setting aside a day for the next convention for parent-teacher discussion. Adopted.

Sixth—Calling for endorsement of the Woodrow Wilson foundation movement. Adopted.

Seventh—Urging support of legislation at coming session for enabling act in connection with mothers' pension. Adopted.

Eighth—Providing for asking legislature to make girls eligible for scholarships through the police juries to the University.

Ninth—Commending the action of the Constitutional Convention for making provision for the Agricultural College and opposing any movement for segregation of colleges for men and women or having the Agricultural College exclusively for men. Adopted.

Tenth—Embodying parish organizations.

Eleventh—Endorsing a plan for federated clubs doing welfare work in Louisiana to turn in reports. Withdrawn as unnecessary.

Twelfth—Providing for drafting of a bill for a legislative act in support of protective measures for foundlings and abandoned children. This measure to be sent to state board of charities and correctories.

Thirteenth—Calling on the federation to work for introduction of music in curricula of public schools of state. Adopted.

Board Recommendations. Other important business transacted during the sessions included the adoption of a number of recommendations by the board of directors. These are, briefly, as follows: Continued use of "The Illustrated News" as the official federation journal; incorporation of the federation; endorsement of the general federation of women's club pin; passage of proper rules and regulations in regard to the scholarship and having this placed in the hands of a committee; sanctioning action of Mrs.

Storm, president, in replying favorably to a message from Mrs. Winter, national president, in regard to purchase of a home in Washington for permanent federation headquarters; putting the interest from the endowment fund into the general fund for running expenses; taking \$100 from the general fund for taking two shares in the Woman's New Service (to be international, with a trained woman in each state to write of what the women there are doing); providing for action on a state park, with a committee of three, headed by Mrs. Storm, to have charge of this matter; having elections in first and second districts in accordance, in point of time, with other federation district elections; regarding certain rules and regulations as to the scholarship loan fund.

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CLUB ACTIVITIES IN MONROE, LOUISIANA.

Parent Teachers' Association Organized.

On Wednesday afternoon through the efforts of the Educational Department of the Department Club a Parent Teachers' Association of the parish school was organized. Prof. Hayes called the meeting to order, making a talk relative to the organization and assuring the patrons and organizers that he and the faculty would heartily co-operate with them in making it a success.

The election of officers was next in order, nominations being made from the floor. Mrs. Frank Kennedy was elected president; Mrs. Harris, vice president; Mrs. Bert Sperry, secretary; Mrs. Jack Hayes, treasurer. On taking the chair the president stated that the aim and purpose of the association was solely in the interest of the children and school, being a constructive agent through encouragement and help and co-operation on the part of the teachers and parents. The meeting was then held open for a general discussion as to the line of work most needed, the teachers suggesting the things they thought most necessary. It was indeed most gratifying that one of the suggested needs was filled at the meeting, that of benches for the school ground, which Prof. Brown said would be made and put in place within a few days. Thirty-five parents and teachers were present. All patrons of the school are urged to join. The meetings will be every third Thursday at the school at 3:30.

Century Book Club.

Mrs. Marshall Munnholland was hostess Wednesday to the Twentieth Century Book Club. The reception rooms were handsomely decorated with yellow chrysanthemums. Mrs. Judson Smith presided in the absence of the president. Mrs. W. M. Washburn read a splendid paper on "Bird Plumage, Its Usage and Abuse." Mrs. R. H. Oliver had an interesting paper on the protection of birds.

The musical department of the Monroe Department Club gave its first musical program at the home of Mrs. Francis Faulk Saturday.

Community Service, Inc.

"The Community Service, Inc." has been organized at Monroe for recreational purposes, especially for children, as a result of which additional play grounds will be established. Representatives of the Rockefeller Foundation came to Monroe on invitation of Mrs. E. L. Owens, chairman of civic department, and held conferences with representative citizens regarding the organization. Mr. E. V. Randall, representative last unit, addressed the different luncheons clubs, Monroe Rotary, Kiwanis and Lions, who endorsed the movement and signed necessary obligations.

Mrs. E. L. Owens presented the matter to the city and parish authorities who readily assumed the remaining balance necessary. So all preliminaries having been arranged, it is hoped to be possible to hold a celebration Christmas under the new director. Mr. Randall promised prompt attention would be given the matter. The success of community service work depends on co-operation and it is hoped splendid results will be seen in Monroe from this movement. Citizens are grateful to the civic department for their persistent efforts in this work.

Meeting D. A. R. Saturday, Dec. 10.

Fort Mino Chapter D. A. R. met at the home of Mrs. T. E. Wright in regular monthly session. Mrs. Chas. Phillips, regent, presiding.

Reports of officers and committees were given. The most important of which was that of Mrs. E. L. Owens, chairman of Christmas Seal sale for tuberculosis fund, who reported most

successful results from all D. A. R. members who have been conducting the sale for the past ten days, assisted by the members of the Lion's Club.

Fort Mino Chapter made generous Christmas contributions to the Good Fellows fund, Volunteers of America, and Good Samaritan Home, all local worthy causes.

An educational committee was appointed to assist the American Legion in its Americanization work among the foreign born citizens, especially the women. The program for the evening was an interesting talk on Early History of Louisiana, by Mrs. R. B. Frizzell.

At adjournment the hostess, assisted by Mrs. Frank Stubbs, served a delicious hot lunch to her guests, who included the chapter membership and guests.

Next meeting will be the second Saturday in the new year.

Mrs. E. L. Owens was elected by the Department Club to represent them at the State Federation meeting. She was accompanied by her daughter, Elizabeth, and while here were the guests of friends and relatives.

THE WOMAN'S CLUB.

The writer wonders if every stockholder, or prospective stockholder, felt that same warning around the necks of her heart every time that she was called on to answer that question asked by nearly every delegate that attended the convention—"Did you women really buy this Club House all by yourselves?" It seemed almost unbelievable that we should have had the business temerity, we call it sagacity, to have undertaken such a responsibility at this time!

The expression "this time" has not much terror for the average woman, as she is used to having it used as a sort of smoke screen to protect the family exchequer. It is therefore a great satisfaction to all of us to be able to say that the Club House is prospering, even as the proverbial green bay tree.

The Club House during the meetings of the Federation was a thing of beauty, and the picture taken the afternoon of the reception given to the visiting delegates has appeared in the New Orleans Item and has attracted attention everywhere.

A great many shares of stock have been sold during the past month, and at the last meeting of the Board of Managers, held the first Monday of this month, Mrs. A. R. Albritton, the treasurer, made a most gratifying report.

Mrs. C. H. Rice, chairman of the schedule committee, reports that the Club House is being used every day this month, and sometimes as often as four times in one day. Several social functions are to be given there this month.

The club is now thoroughly equipped for any sort of entertainment. The beautiful new furniture has arrived at last, the kitchen is completely furnished, and taken all in all, with its accessibility in all sorts of weather, it is an ideal place in which to entertain.

The Club House has become one of the show places of Baton Rouge and the Board of Managers hope that members will avail themselves of their right to show visitors this proof of the civic pride and progressiveness of the women of the Capital City.

MILDRED H. WATERMAN.

SOCIAL SCIENCE MEETING.

The Social Science Club held an interesting meeting recently at the home of Mrs. C. E. Woolman. The club is looking to the movement for bringing out and backing up able persons, whether men or women for the respective officers of the city in the coming campaign. Each organization in the city or political league will be asked to frame a ticket of its own and later at a joint meeting these proposed names will be merged into a ticket which will be backed by all the women of the city.

The regular program was rendered as follows: Working Women, by Mrs. J. Q. Adams.

Woman's Part in Civic Improvement, by Mrs. C. H. Stumberg.

The members present were: Mesdames J. Q. Adams, C. H. Bean, C. N. Campbell, John Conniff, C. W. Edgerton, W. R. Hendrix, E. L. Jordan, A. F. Kidder, I. C. Nichols, W. R. Perkins, J. L. Pillow, C. H. Stumberg, C. E. Woolman, J. D. Bond and C. C. Devall.

HELP THE LEPERS.

Mrs. Jos. Gottlieb, who for a number of years has looked after the Christmas baskets for the lepers' home, is appealing for assistance this year. The time is short, and Mrs. Gottlieb requests that all who are willing to donate to this good cause not to delay but to send checks to her at once.